Form BLdfnld7 (12/01/2007)

# **United States Bankruptcy Court**

Eastern District of New York 271 Cadman Plaza East, Suite 1595 Brooklyn, NY 11201–1800

IN RE: CASE NO: 1–11–40501–jf

Mustafa Uretener Nuket Uretener

36 Purdue Court 36 Purdue Court

Staten Island, NY 10314 Staten Island, NY 10314

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-6491 xxx-xx-4076

DEBTOR(s)

## DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on January 25, 2011; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Lori Lapin Jones (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: June 28, 2011 s/ Jerome Feller

United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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# EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court Eastern District of New York

In re: Mustafa Uretener Nuket Uretener Debtors Case No. 11-40501-jf Chapter 7

#### **CERTIFICATE OF NOTICE**

District/off: 0207-1 User: frandazzo Page 1 of 2 Date Rcvd: Jun 28, 2011 Form ID: 262 Total Noticed: 22

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2011. +Mustafa Uretener, Nuket Uretener, 36 Purdue Court, Staten Island, NY 10314-6001 +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, db/idb smq Brooklyn, NY 11201-3719 +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300 +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001 7045451 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3408 (address filed with court: Cach Llc, 370 17th St Ste 5000, Denver, CO 80202)
+EMC Mortage Corporation as servicer for, Wells Fargo Bank, c/o Fein Such & Crane,
7 Century Drive, Suite 201, Parsippany NJ 07054-4609 7058725 C/O MULLOOLY, JEFFERY, ROONEY & FLYNN LL, 6851 Jericho Tpke, Suite 220, 7045457 +Equable Ascent Financi. Syosset, NY 11791-4449 +Fleck, Fleck & Fleck Esqs., 1205 Franklin Ave, Ste 300, Garden City, NY 11530-1600 +JPMorgan Chase Bank, N.A., Chase Records Center, Mail Code LA4-5555, 700 Kansas Lane, 7045459 7201205 Monroe, LA 71203-4774 7045461 +Leading Edge Recovery Solutions, 5440 N. Cumberland Ave, Ste 300, Chicago, IL 60656-1486 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jun 28 2011 18:25:00 United States Trustee Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833 United States Trustee, sma 7045450 +EDI: AMEREXPR.COM Jun 28 2011 18:18:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871 +EDI: CAPITALONE.COM Jun 28 2011 18:18:00 7045452 ap One, Po Box 85520, Richmond, VA 23285-5520 Capital Recovery III LLC, Cap One, 7087249 EDI: RECOVERYCORP.COM Jun 28 2011 18:18:00 c/o Recovery Management Systems Corp., 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 331. EDI: CITICORP.COM Jun 28 2011 18:18:00 Citi, Pob 6241, Sioux Falls, SD 57117-6241 Miami, FL 33131-1605 +EDI: CITICORP.COM Jun 28 2011 18:18:00 7045453 +EDI: CITICORP.COM Jun 28 2011 18:18:00 7045454 Citibankna, Po Box 769006, San Antonio, TX 78245-9006 +EDI: DISCOVER.COM Jun 28 2011 18:18:00 7045455 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316 +E-mail/Text: BKNOTICES@EAFLLC.COM Jun 28 2011 18:24:44 7045458 Equable Ascent Financi, 1120 W Lake Cook Rd, Buffalo Grove, IL 60089-1970 +EDI: GMACFS.COM Jun 28 2011 18:18:00 G M A C, Po Box 105677, Atlanta, GA 30348-5677 7045460 +EDI: RESURGENT.COM Jun 28 2011 18:18:00 7045462 Lvnv Funding Llc, P.o. B 10584, Greenville, SC 29603-0584 7045463 +EDI: MID8.COM Jun 28 2011 18:18:00 Midland Credit Mgmt, 8875 Aero Dr, San Diego, CA 92123-2251 +EDI: SEARS.COM Jun 28 2011 18:18:00 7045464 Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7045456 ##+Emc Mortgage, Po Box 141358, Irving, TX 75014-1358

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2011 Sig

Signature: Joseph Speetjins